

In re:  
Marlow Baker  
Debtor

Case No. 12-14855-jkf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 13

Date Rcvd: Jul 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2017.

db Marlow Baker, 1741 Vista Street, Philadelphia, PA 19111-3827  
12801220 Deartment of the Treasury, Internal Revenue Service, P.O.Box 7346,  
Philadelphia, PA 19101-7346  
12898006 Ronald G. McNeil, Esquire, 1333 Race Street, Philadelphia, PA 19107-1585  
12809321 +Yellow Book Sales & Distribution, c/o RMS Bankruptcy Recovery Services, P.O. Box 5126,  
Timonium, Maryland 21094-5126

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jul 22 2017 01:27:46 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 22 2017 01:26:51  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 22 2017 01:27:21 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
12880621 E-mail/Text: bankruptcy@phila.gov Jul 22 2017 01:27:46 City of Philadelphia,  
SchoolDistrict of Philadelphia, Law Department - Tax Unit, One Parkway Building,  
1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595  
13482847 E-mail/Text: bankruptcy.bnc@ditech.com Jul 22 2017 01:26:24 Green Tree Servicing LLC,  
P.O. Box 6154, Rapid City, SD 57709-6154  
13066037 E-mail/Text: bankruptcy.bnc@ditech.com Jul 22 2017 01:26:24 Green Tree Servicing LLC,  
PO Box 0049, Palatine, IL 60055-0049  
13024014 +EDI: PRA.COM Jul 22 2017 01:23:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
12848204 +EDI: JEFFERSONCAP.COM Jul 22 2017 01:28:00 VION HOLDINGS, LLC,  
c/o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
12791585 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jul 22 2017 01:27:06  
Westlake Financial Services, 4751 Wilshire Blvd., Ste. #100, Los Angeles, CA 90010-3847  
TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Westlake Financial Services agornall@kmllawgroup.com, bkgroup@kmllawgroup.com  
GREGORY JAVARDIAN on behalf of Creditor Bank of America, N.A. greg@javardianlaw.com, mary@javardianlaw.com;tami@javardianlaw.com  
JEROME B. BLANK on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com  
JILL MANUEL-COUGHLIN on behalf of Creditor Bank of America, N.A. jill@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
MARIO J. HANYON on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com  
MATTHEW GREGORY BRUSHWOOD on behalf of Creditor Bank of America, N.A. paeb@fedphe.com  
RONALD G. MCNEIL on behalf of Plaintiff Marlow Baker r.mcneill@verizon.net  
RONALD G. MCNEIL on behalf of Debtor Marlow Baker r.mcneill@verizon.net  
THOMAS I. PULEO on behalf of Creditor Westlake Financial Services tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee USTPRRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl13trustee.com, philaecf@gmail.com  
WILLIAM J. LEVANT on behalf of Defendant Westlake Financial Services efile.wjl@kaplaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 12

**Information to identify the case:**

Debtor 1 **Marlow Baker**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **12-14855-jkf**

Social Security number or ITIN **xxx-xx-9981**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Marlow Baker

7/20/17

**By the court:**

**Jean K. FitzSimon**  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**